

To promote Christian ideals for agriculture and rural life; to interpret the spiritual and religious values which  
where in the processes of agriculture and the relationships of rural life; to magnify and dignify the rural church;  
to provide a means of fellowship and cooperation among rural agencies: *Toward a Christian Rural Civilization.*"

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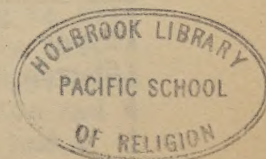
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## Financing the Rural Churches of the Southern Baptist Convention— A Problem and its Solution

By Luther B. Bohanan\*



### I

One of the problems with which our denominational leaders have been concerned is the situation in the rural churches. Measured in terms of performance our rural churches have been rather backward in embracing and supporting the denominational program in its entirety. Possibly no phase of this program has been more acute than the lack of financial support, particularly for pastoral services. One writer graphically states this problem when he says, "Many of our country churches are dwindling and dragging. Many others are on a standstill. It is pathetic and tragic.....The salaries that most of our country churches pay their pastors are a mere pittance -- suicidal for the pastors, especially in these times of high prices. Partly because of this many of these churches can't get pastors. For example, there are 24 churches in \_\_\_\_\_ County Association and 26 ordained preachers and yet there are eight pastorless churches."

A perusal of our denominational papers over the past decade will indicate that this problem has frequently been a subject for discussion in one form or another. Many proposals have been made to overcome this situation, among them being: The budget plan, God's Acre plan, or the Lord's Storehouse plan of financing church work. In addition some associations and state conventions have engaged mission workers who devote full time to rural church work. Some state conventions have adopted a policy of giving financial assistance to help supply full time services of a pastor in local churches where such churches meet minimum standards.

This effort is to be highly commended, for in many respects the future of our denomination is dependent upon vigorous and thriving country churches. However, to those familiar with the vicissitudes of rural life, it would seem that certain fundamental forces have been overlooked in formulating programs for alleviating conditions in the rural churches. It is not the purpose of this paper to discuss the merits or demerits of the above proposals for dealing with this problem. Rather, it is our purpose to point out some underlying forces which have caused this condition. Unless these forces are taken into account and

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solved, there will be no effective solution to the problem of inadequate finances for work of rural churches.

## II

To provide a better understanding of this problem, may we present some data on the financial standing of the churches in one association. For purposes of comparison the churches were classified according to location in either open country, villages, small towns, or cities.

Total Contributions (for all purposes) by  
Type of Church, 1942 and 1946\*

Type Church	1942		1946	
	Average	Per Capita	Average	Per Capita
Open country	\$937.63	\$7.12	\$2,932.83	\$20.75
Village	1,226.00	7.07	3,547.80	19.40
Town	3,446.25	10.40	8,110.00	19.10
City	16,032.00	8.06	32,223.00	14.68

\* Source: Annual Minutes of the Tillman County (Oklahoma) Baptist Association for the years ending September 1942 and 1946.

In 1942, rural churches located in the open country were well behind the other churches in total contributions for all purposes (pastor's salary, literature, utilities, gifts to missions, etc.). On an average this group contributed only \$937.63 for all phases of church work. Village churches did somewhat better, contributing on the average \$1,226 for all purposes. The contributions of churches located in the towns and cities (there was only one city church) were \$3,446.25 and \$16,032 respectively.

It is evident that the open-country and village churches contributed very little in the way of financial support to the denomination-wide program in 1942. In fact, local work in most instances was distinctly handicapped by lack of adequate support. However, the per capita contributions of members in open-country churches do not present an unfavorable picture when compared with the per capita contributions of members of other churches. The per capita contributions of members of the city church was \$8.06, or only \$0.94 more than the contributions of members of the open country churches.

Contributions in all types of churches had increased greatly by 1946, and especially in the open country and village churches. From this data, it would seem that country churches were in a position to make substantial contributions to all phases of church work including full time pastoral services. It is interesting to note that per capita contributions in both the open-country and village churches exceeded per capita contributions in the city churches by substantial amounts in 1946.



Nothing has been said here about size and composition of membership of the various types of churches. In general, we can say that the total membership of country churches is much smaller than the total membership of town and city churches. Furthermore, the membership in country churches is probably composed of more youths and children who are not economically self supporting than is the case of town and city churches.

The foregoing facts shed new light on the problem of financing the rural church program. The data show that country church members support the church program as generously as town and city church members if the financial means are available to them. One major difficulty is that total membership in country churches is much smaller than in town and city churches. In addition, evidence shows that members of country churches have not had adequate incomes out of which they could give to the support of the church. According to the 1940 Census of Agriculture there were approximately 3,000,000 farms in the states comprising the Southern Baptist Convention. Of this number, 2,117,164 farms, or 70 per cent, were farms on which the entire annual production had a total value of \$750 or less. Another 745,550 farms, or 25 per cent, had a total production that ranged in value from \$750 to \$2,500, while 132,395 farms, or 4 per cent had a production valued at \$2,500 or more. When we consider that operating expenses have to be paid out of these amounts along with debt retirement, school and health expenses, it is apparent that about 75 per cent or more of the farms have little or no income left for church contributions.

### III

Since lack of income has been a major factor in preventing rural people from supporting the church program financially, it would seem advisable for our leaders to give some attention to the causes of small incomes on farms. A knowledge of these causes would give a greater appreciation of the economic and social problems confronting farm people. It should also be of help for putting finances of rural churches on a sounder basis.

There are many factors associated with small incomes of farm people. Some of these are land class, land use and tenure; inefficient and unproductive farm units; population in all its ramifications such as migration, age composition, population pressure, etc.; health; education; and taxation. A complete review and analysis of all of these factors is beyond the scope of this paper. However, for purposes of illustration, two factors have been selected for analysis of their impact upon the church.

First is land use. Practically all farm income is derived from the use of land or soil resources in one form or another. All too often this income has been secured through abuse of the soil as evidenced by soil erosion. Our soil erosion specialists tell us that 100 million once-fertile acres of farm land -- equal to the acreage of Illinois, Ohio, Maryland, and North Carolina combined -- have been essentially destroyed for profitable farming; another 125 million acres are seriously impaired; and that another 100 million acres are threatened -- all belonging to the best farm land in the United States..... They also tell us that water and wind erosion together each year remove beyond use 3 billion tons of soil.....and that if this wastage is not stopped, in another 50 years the cumulative loss will be.....equivalent to a loss of \$4000 on each and every farm in the United States.



What does this mean? Each year the economic base of rural life -- our soil resources -- is becoming smaller and smaller due to erosion. This in turn means a smaller income for the support of a farm family. The implication here is obvious. Unless soil erosion is effectively stopped by a system of proper land use, there will be less and less out of an already pitifully small income to give to the support of the church.

An illustration of the effect of soil erosion upon the contributions to churches is to be seen in a study of 222 churches in the Upper South Carolina Methodist Conference. Forty-seven churches located in moderately eroded areas had a three-year average contribution of \$1,135 to the church; 89 churches located in areas moderately to severely eroded had a three year average contribution of \$762 to the church; while 86 churches in severely eroded areas had a three-year average contribution of only \$533 to the church. This study shows vividly that as erosion gets progressively worse financial support to the church progressively declines.

A second factor which has considerable bearing upon the support of the church is land tenure. The goal in the United States has been to have each farm operated by its owner. Yet, of the 3,000,000 farms in the states comprising the Southern Baptist Convention, 1,544,297, or only 51 per cent, were operated by owners in 1940, and 482,427 of these farms, or 31 per cent, were under a mortgage. The remaining 1,449,293 farms, or 48 percent, were operated by tenants.

The significance of this for the financial support of the church is striking. In an economic comparison of owners and tenants, one study showed that church contributions per owner-operated farm were \$11.62 as compared with \$4.47 per tenant-operated farm. It must be remembered that in addition to regular operating expenses a tenant has to pay for the use of the land. The charge for use of land may vary all the way from a nominal cash rent per acre to a one-half share of all crops produced. Thus, if a church is located in an area where the farms are predominantly operated by tenants, its ability to carry a full financial program would be greatly handicapped.

The church is also confronted by other effects of tenure upon its program. The insecurity and instability of tenants in their occupancy of a farm is attested to by the fact that 56 per cent of all tenant operators in the states of the south had been on the farm they occupy one year or less in 1935. Another study shows that 71 per cent of full owners in an area were church members as contrasted with 57 per cent of the tenants and 51 per cent of the croppers.

#### IV

What does this entail for our denomination? Several alternative plans of action present themselves. Possibly no one plan is the solution. More likely, a solution to this problem will depend upon the simultaneous use of all plans. In any event, a brief resume of each line of action is presented below for the consideration of those who are charged with the responsibility of promoting the rural church program.

1. The first line of action is to initiate a program of study and research. The object here would be to determine the impact of all factors such as land use, land tenure, taxation, etc., upon the



rural church. Once the impact of these factors upon the church is known a more specific line of action could be designed. Ultimately, this program of research should determine the minimum combination of human and physical resources necessary to support a full church program in different areas.

The Rural Church Department of the Home Mission Board would make an excellent agency for initiating and carrying out the research program. This may be done in one or both of the following ways: (1) Recruit trained personnel to do the work; (2) Make grants and scholarship awards available in denominational and state colleges for graduate students who will work on various aspects of the problem.

2. Until the above program of research is far enough along to give results for formulating a coordinated policy of rural church work, all present programs of instituting better methods of financing the rural church should be continued. This would include promotion of the "Every Member Canvass," Budget Plan, God's Acre and Lord's Storehouse Plans.

3. In addition to the present mission force, the Home Mission Board and the various State Mission Boards should consider recruiting and using agricultural missionaries. We send medical and educational missionaries to foreign fields. There is no reason why such mission endeavors would not be fruitful in home fields as well. If providing medical attention and care for people in foreign fields is Christian service, surely an effort to help rural people in our homeland to overcome their problems would be also a Christian service. The use of agricultural missionaries for rural areas should not be overlooked.

4. As a means of informing all personnel working and serving in rural areas a series of short courses should be given on the problems in rural life. Provisions should be made available whereby all rural ministers, mission workers and agricultural missionaries could receive this type of instruction as quickly as possible.

5. A more promising solution to the problems confronting the rural church points in the direction of an adequately trained ministry who can conceive and put into operation constructive proposals while on the "firing line." The recruiting and training of such a personnel will be no small task.

The training of this personnel would require a comprehensive program in the rural social sciences in our colleges and seminaries. We set up exacting standards for the personnel who represent us in foreign lands, surely nothing less is adequate for our homeland. To assist in the training program, a large number of scholarships or fellowships should be provided to underwrite at least a part if not all of the cost of the training of workers who are willing and anxious to serve in rural areas. It would even be highly desirable to provide a few scholarships with selected agricultural colleges where technical training can be obtained.



In addition to the training program it is imperative to provide some form of financial security for the workers in rural fields, particularly those located in the more backwards agricultural areas. Such assistance may have to be an outright subsidy at first. Later, as conditions are improved, it could be provided on a cooperative basis where the local churches meet minimum standards. Financial assistance should not continue for any longer period than it would take a worker to reorganize and build up the church to where it would become self supporting.

## V

We may well ask if land use, land tenure, and other allied economic and social problems of rural people are a concern of the church? Are there not other agencies or organizations to deal with these problems? As a matter of fact, other organizations and agencies have been set up to deal with them, but any organization that is as vitally affected as is the church cannot afford to remain unconcerned. Furthermore, we hear that the church's mission is to evangelize and to minister to the spiritual needs of the people and consequently anything it can do has to be founded in scriptural precedent. How true! The church cannot afford to depart from this position.

Where does this leave us with the problems of land use and land tenure? If we examine the scriptures we find that down through the ages various practices have been attacked and the power of religious insight focused upon them when such practices became instigators of sin in human personality.

One example of this is the position the church takes on alcohol as a beverage. Another aspect of everyday life -- the taking or charging of interest (usury) -- was and still is subject to regulation. The regulations in regard to usury found in Exodus 22:25, Leviticus 25:36-37, and Deuteronomy 23:19-20 would do justice to any modern code on charging of interest. The point here is that the practices involved in the taking of usury were such that the religious leaders in Biblical times made it a point to be concerned about them. All the common everyday experiences of life, such as charging of interest and drinking alcohol, that are treated in the scriptures are too numerous to list here. We do know from the scriptural record that whenever and wherever such things caused sin in human behavior they immediately became the object of religious concern.

We find also a number of precedents about land. At once we can establish that God is the owner of all land by right of creation. (Gen. 1:1; Exodus 9:29; Deut. 10:14, and Ps. 24:1).

Once God had created so valuable a thing as the earth, it hardly seems possible that He would abandon it to unlimited and unrestricted use by men. On the contrary, the scriptural evidence points to the fact that the land was looked upon as a valuable heritage and was not to be parted with lightly. Man, as God's steward and possessor of the land, found definite limitations to his use and tenure. In the scriptures we find such obligations as the Sabbatical Year (Lev. 25:1-6) and the Year of Jubilee (Lev. 25:23-28) promulgated. The Sabbatical Year provided for one year of rest out of seven years for the land. It was commanded as "A year of rest for the land and the Sabbath of the land shall be meat for you" -- in other words, a divine provision for proper land use to maintain and conserve the soil.



The Year of Jubilee, through its provisions for redemption and re-possession, placed very definite limitations upon tenure in land. "The land shall not be sold forever; for the land is mine." The Year of Jubilee allowed sale of land for a limited time only. If a man became so distressed that he had to sell his land, provisions were made for its redemption. Failure to meet the requirements for redemption gave a purchaser the right to hold the land until the Year of Jubilee, then he had to return it to the original possessor.

Land, through its use and tenure, had become the source of sin in human relationships in Old Testament times. The greed and covetousness for possession of land and its profits brought about these regulations. What is pertinent to us here is that land use and tenure were treated scripturally and as such there is a precedent for their concern in our day and time. We are now confronted with the question as to whether land use and land tenure are of spiritual significance to us today.

According to the principle of stewardship, land use becomes of signal importance spiritually. If stewardship means a trusteeship of all possessions as well as life itself, how can so valuable a possession as land be excluded from the operation of this principle? Obviously, it cannot be excluded. The wanton destruction of land through improper use is a sin.

Land tenure becomes a spiritual matter when we consider what land ownership does to men's lives. Some scriptural references clearly illustrate this for us. (Isaiah 5:8; Micah 2:1-2; Matthew 19: 21-22; and Acts 5:1-6). From these references, it is clear that Isaiah, Micah, Christ and Peter were concerned by what the possession of land had done to men. When tenure of land is wrongly used so that it breeds greed, selfishness, covetousness, and a disregard for God and man, the church has a moral and spiritual obligation to become concerned and to point out such misuse.

One of the greatest needs confronting us today is to become increasingly aware of the spiritual significance and implication of some of our most acute social problems. If this article helps to develop a greater interest in and awareness of this spiritual implication, it will have fulfilled its purpose.



